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on September 11, 2008.

PATENT
Attorney Docket No.: 026595-007610US

TOWNSEND and TOWNSEND and CREW LLP

By: /Janet L. Newmaker/
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Michael J. Hafer et al.

Application No.: 10/687,575

Filed: October 15, 2003

For: Money Transfer Convenience
Card, Systems And Methods

Customer No.: 20350

Confirmation No.: 7753

Examiner: Lalita M. Hamilton

Art Unit: 3691

**SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER
37 C.F.R. §§ 1.97 AND 1.98**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The reference cited on attached forms PTO/SB/08A and PTO/SB/08B is being called to the attention of the Examiner. A copy of the non-U.S. reference, in compliance with the requirements of 37 C.F.R. § 1.98(a)(2), is enclosed.

It is respectfully requested that the cited reference be expressly considered during the prosecution of this application, and the reference be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR §§ 1.97(g) and (h), no inference should be made that the information and reference cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

A copy of the Search/Examination report corresponding to the European application is enclosed.

I hereby certify that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement.

Applicants believe that no fee is required for submission of this statement. If a fee is required, however, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Date: September 11, 2008

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